

**UNITED STATES BANKRUPTCY COURT**  
FOR THE DISTRICT OF MASSACHUSETTS  
BOSTON DIVISION

In re Denise R. Migliorini Case No. 18-12846

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Citibank, N.A., as trustee for CMLTI Asset  
Trust

Wilmington Savings Fund Society, FSB, as Owner  
Trustee of the Residential Credit Opportunities  
Trust V-C

Name of Transferee

Name of Transferor

Name and Address where notices to  
transferee should be sent:

**Fay Servicing, LLC**  
**Bankruptcy Department**  
**PO Box 814609**  
**Dallas, TX 75381-4609**

Court Claim # (if known): 3-1  
Amount of Claim: \$249,655.62  
Date Claim Filed: August 31, 2018

Phone: 312-291-3781  
Last Four Digits of Acct # 9903

Phone: 562-735-6555  
Last Four Digits of Acct # 3102

Name and Address where transferee payments  
should be sent (if different from above):

**Fay Servicing, LLC**  
**Bankruptcy Department**  
**PO Box 814609**  
**Dallas, TX 75381-4609**

Phone: 312-291-3781  
Last Four Digits of Acct #: 9903

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/John D. Schlotter  
Transferee/Transferee's Agent

Date: 11/13/2020

In Re: Denise R. Migliorini Bankruptcy Case No.: 18-12846

Chapter: 13

Judge: Frank J. Bailey

### CERTIFICATE OF SERVICE

I, John D. Schlotter, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer Of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Denise R. Migliorini  
51 Washington Street  
North Easton, MA 02356

AMIP Management  
3020 Old Ranch Parkway, Suite 180  
Seal Beach, CA 90740

Brian R. Lewis  
PO Box 1162  
Lakeville, MA 02347  
(served via ECF Notification)

John Fitzgerald, Assistant U.S. Trustee  
Office of the US Trustee  
J.W. McCormack Post Office & Courthouse  
5 Post Office Sq., 10<sup>th</sup> Fl, Suite 1000  
Boston, MA 02109  
(served via ECF Notification)

Carolyn Bankowski-13-12, Trustee  
P.O. Box 8250  
Boston, MA 02114  
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/13/2020 By: /s/John D. Schlotter  
(date) John D. Schlotter  
Massachusetts BAR NO.  
Agent for Transferee

[REDACTED]  
MICHAEL R MIGLIORINI  
DENISE R MIGLIORINI  
51 WASHINGTON ST  
NORTH EASTON MA 02356-1010

## Welcome to Fay Servicing, LLC

Welcome to Fay Servicing, LLC, your new mortgage loan servicer. This welcome kit is designed to introduce you to our company and help you understand the customer centric model that we employ for loan servicing. At Fay Servicing, LLC we do not adopt the standard approach to loan servicing because our business is not just about debt collection on an account number associated with your loan. At Fay Servicing, LLC we understand that you are not just a loan number - **you are a homeowner** - and we are dedicated to making sure that you receive the individual attention and assistance you deserve.

### Our Model:

Here at Fay Servicing, LLC, if you fall behind on your mortgage and you call us, you get a person on the other end of the line that is an educated financial professional who maintains fewer than 20% of the account workload that is found with traditional collectors in other servicing companies. You will have access to the individual phone line of your Account Manager so that you can contact them directly with questions and concerns. Your personal Account Manager has been assigned to your account to know who you are, understand your situation, and is trained to provide you with the assistance you need. We want to eliminate the frustration that can occur when trying to resolve a question about your statement or an issue with your monthly payment. That's why your personal Account Manager, a competent professional who understands today's mortgage market and cares about you and your home, has extensive experience working with mortgage loans and servicing processes to assist you when you need support.

If you have questions or concerns about your loan or if you want to talk to your mortgage servicing company, we are here to help and ready to assist you. Please don't hesitate to contact us today at 1-800-495-7166!

REPRESENTATION OF PRINTED DOCUMENT

**Important bankruptcy information below. Please read this page carefully before continuing.**

Throughout this Welcome Kit, and on all future written correspondence from Fay Servicing, LLC you will see the following disclaimer on the bottom of each page:

***Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability.***

If your original obligation has been discharged, this statement means that Fay Servicing, LLC acknowledges you are no longer personally responsible for repaying the mortgage debt. This Welcome Kit and future written correspondence from Fay Servicing, LLC may contain information regarding the current status of the mortgage and the outstanding amount of the debt. **Please understand that these are not demands for payment.**

However, you may still make voluntary payments towards the debt. These voluntary payments may prevent foreclosure and allow you to remain in your home. Alternatively, if you do not wish to remain in the home, but would like to avoid foreclosure, Fay Servicing, LLC may be able to offer you other liquidation options. The information contained in this Welcome Kit and in all of our written correspondence is intended to assist you in making this decision. In the coming days and weeks, you may also receive telephone calls from your Fay Servicing, LLC Account Manager. These calls are also for informational purposes only and meant to assist you in making this decision.

If you do not want to be contacted by Fay Servicing, LLC please contact us immediately by phone at 1-888-643-3572 or by mail at P.O. Box 814609, Dallas, TX 75381-4609 Attn: Customer Service Department. We will cease all further communications upon your request.

REPRESENTATION OF PRINTED DOCUMENT

## Welcome Kit Check List

Below is a list of all items included in this Welcome Kit and a brief description of each for your review. If you have any questions, please call us!

- **Notice of Servicing Transfer Letter:** This letter verifies the Transfer of Servicing letter you should have received from your former servicing company. Keep this letter in your files. It contains pertinent information about contacting Fay Servicing, information about how to submit your mortgage payments to Fay Servicing, LLC as well as general information about the transfer of your loan's servicing to Fay Servicing, LLC.
- **Mortgage Servicing Fee Schedule:** List of mortgage servicing fees and charges, subject to the applicable laws and content of your mortgage loan documents, which may be imposed in connection with the servicing of your mortgage loan.
- **Servicemembers Civil Relief Act Notice Disclosure:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a Servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).
- **AUTOMATIC PAYMENT AUTHORIZATION FOR MORTGAGE PAYMENT:** This enrollment letter offers you the ability to directly debit a checking account to make your monthly mortgage payment. Once set up, your payment will be conveniently deducted on a specific date each month, which will avoid the time and the hassle of mailing us a check each month as well as the delay associated with processing payments through the mail. Please note, if you were previously set up with automated payments at your prior servicer, your notice of servicing transfer letter will address if servicer will transfer to Fay.
- **Request for Taxpayer Identification Number and Certification (Form W-9):** IRS regulations require that we issue Form 1098 to our customers each year and that we obtain and maintain accurate records for this purpose.

## NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective 10/26/20. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

FCI Lender Services, Inc. is now collecting your payments. FCI Lender Services, Inc. will stop accepting payments received from you after 10/25/20.

Fay Servicing, LLC will collect your payments going forward. Your new servicer will start accepting payments from you on 10/26/20.

Send all payments due on or after 10/26/20 to Fay Servicing, LLC at this address: P.O. Box 814609, Dallas, TX 74381-4609.

If you have any questions for either your present servicer, FCI Lender Services, Inc. or your new servicer Fay Servicing, LLC, about your mortgage loan or this transfer, please contact them using the information below:

<b>Current Servicer:</b> <b>FCI Lender Services, Inc.</b> <b>(800) 931-2424 x650</b> <b>P.O. Box 27370</b> <b>Anaheim Hills, CA 92809-0112</b>	<b>New Servicer:</b> <b>Fay Servicing, LLC</b> <b>Customer Service Dept.</b> <b>1-888-643-3572</b> <b>P.O. Box 814609</b> <b>Dallas, TX 75381-4609</b>
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**Important note about insurance:** If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: Fay Servicing, LLC does not offer any form of optional insurance. If you have mortgage, life, disability or any other type of optional insurance you must contact your current insurance carrier to determine what you must do to retain coverage.

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.



Fay Servicing  
11/03/20

**MAKING MORTGAGE PAYMENTS:**

**BY MAIL (USPS):** Make your check payable to Fay Servicing, LLC, place your Fay Servicing Loan Number on your check or money order, and mail your payment to us at the following Payment Processing Address:

**Fay Servicing, LLC  
Customer Service Payment Processing  
P.O. Box 814609  
Dallas, TX 75381-4609**

Please allow 6-10 business days for payment processing. It is important that you mail payments to this Payment Processing Address. Mailing your payment to any other address will result in a delay in posting your payment.

**BY AUTOMATIC PAYMENT (ACH):** If you enroll in our Automatic Payment plan, your payment will be withdrawn from your bank account on the elected withdrawal date. You can enroll with the ACH Enrollment Form included with this Welcome Kit.

**PAY ONLINE:** Payments online can be made on our website at [www.fayservicing.com](http://www.fayservicing.com). Once you register you will also have the ability to view your loan details, loan activity, escrow information, and copies of your statements online.

**PAY BY PHONE:** Fay Servicing's Pay-by-Phone option makes it possible to make your loan payment by using your telephone. This service is available to you 24 hours a day, 7 days a week. Simply call the toll-free number below to perform real-time, confidential mortgage payment transactions. Payments made with an agent may be charged a convenience fee of up to \$15.00. Please call us to make a payment at 1-888-643-3572.

**HAZARD INSURANCE:** Please notify your insurance provider to update the mortgagee clause on your insurance policy to reflect the following. Fay Servicing, LLC ISAOA/ATIMA, P.O. Box 3644, Springfield, OH 45501-3644.

**QUESTIONS:** If you have any questions please call us toll free at 1-888-643-3572. Our office is open Monday-Thursday 8:00 a.m. to 9:00 p.m., Friday 8:30 a.m. to 5:00 p.m., and Saturday 10:00 a.m. to 4:00 p.m. (CST). If you wish to contact Fay Servicing, LLC in writing, please do so at Fay Servicing, LLC, Customer Correspondence, P.O. Box 814609, Dallas, TX 75381-4609.

**COMPLAINTS:** As of July 1, 2017, Fay Servicing, LLC will no longer accept Requests for Information or Notices of Error by email. All Requests for Information and Notices of Error must be submitted to:

**Fay Servicing, LLC  
901 S. 2nd Street, Suite 201  
Springfield, IL 62704**

## Mortgage Servicing Fee Schedule

Please note that the fees listed below only apply if the mortgage loan is serviced by Fay Servicing, LLC and not necessarily any other type of account. These fees are subject to change.

Fee Type	Fee Description	Fee Amount
Late Charge Fee (%)	A fee assessed for a payment received after the due date and applicable grace period expiration	0.00% - 15.00%; Amount assessed in accordance with mortgage loan documents, and applicable state law
NSF or Returned Check Fee	A fee assessed when a payment is rejected or returned due to insufficient funds in the originating bank account	\$0.00 - \$50.00; As allowed by applicable state law
Property Inspection Fee	A fee charged when Fay Servicing is required to determine the condition of the mortgaged property	\$12.50 – \$500.00; Varies by actual fees & costs
Property Preservation Fees & Costs	A fee charged in relation to preservation, restoration, and protection of the mortgaged property	\$1.00 – \$2,500.00; Varies by actual cost incurred
Bankruptcy Fees & Costs	A fee charged as a result of filing bankruptcy proceedings	\$50.00 - \$1,150.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Bankruptcy Attorney Fees	A fee charged to compensate an bankruptcy attorney for services rendered	\$50.00 - \$1,150.00; Actual fees as allowed by applicable state law or court of jurisdiction
Foreclosure Attorney Fees	A fee charged to compensate a foreclosure attorney for services rendered	\$800.00 - \$1,500.00; Actual fees as allowed by applicable state law or court of jurisdiction
Foreclosure Fees & Costs	A fee charged as a result of filing foreclosure proceedings	\$550.00 - \$1,300.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Litigation Costs & Fees	A fee charged as a result of litigating a claim against a borrower	\$215.00 - \$10,000.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Payment Convenience Fees	A fee charged when a payment is made through an Agent	\$0.00-\$15.00; As allowed by applicable state law

**Servicemembers Civil Relief  
Act Notice Disclosure**

**U.S. Department of Housing  
and Urban Development  
Office of Housing**

**Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

**What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

**How Does a Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

Fay Servicing, LLC  
P.O. Box 814609  
Dallas, TX 75381-4609

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemembers to do so.

**How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- “Military OneSource” is the U.S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

**form HUD-92070  
(12/2014)**

REPRESENTATION OF PRINTED DOCUMENT



Fay Servicing, LLC offers a convenient system that automatically deducts your payment from your checking or savings account each month. To take advantage of this FREE service, simply complete this Automatic Payment Authorization below and return it along with an unsigned voided check to: Fay Servicing, PO Box 814609, Dallas, TX 75381.

I hereby authorize Fay Servicing LLC and their respective successors and/or assigns, to initiate automatic, recurring debit entries once per month equal to the required monthly payment amount of principal, and interest specified in my loan documents and recent billing statement (including applicable optional insurance, and escrows) from my checking or savings account at my financial institution (such automatic payments referred to as ("ACH"). There is no fee to have my monthly loan payment debited from my account. I acknowledge that the origination of debit transactions to my account must comply with the provisions of U.S. law.

#### Terms and Conditions

If I have an adjustable rate mortgage (ARM) loan, my principal and interest may vary with changes to my interest rate. Additionally, if I have a loan that is escrowed for taxes and/or insurance, my total monthly payment amount may vary with changes to my escrow requirements. I understand that Fay Servicing LLC will send me a written notice that reflects my changed payment amount at least 10 days before my next scheduled due date. I agree that the payment change notice provided to me prior to an adjustment in my interest rate/or the escrow analysis provided to me prior to an adjustment in my escrow payment shall constitute notice of this payment change as required by the Electronic Funds Transfer Act. This authority is voluntary and will remain in effect until I notify Fay Servicing LLC of my desire to cancel at least 3 business days prior to the next payment draft date or until I receive written notification from Fay Servicing LLC. I also have the right to stop payment by notifying my financial institution either verbally or in writing at least 3 business days before the next payment draft date.

I understand that if I stop a payment, I am terminating ACH and my monthly loan payments will no longer be debited from my account. I understand I may be assessed a fee for a payment returned unpaid. If your payment is returned unpaid, we may choose to collect such fee electronically, and if we choose to do so, you authorize us to make a one-time electronic fund transfer from your account to collect a fee of up to \$10.00. I also understand I may be assessed a late charge for a missed payment or a payment that is paid after the date it is due (including after any grace period). If your payment is late, we may choose to collect such late charge electronically, and if we choose to do so, you authorize us to make a one-time electronic fund transfer from your account to collect such late charge in accordance with your loan documents. \*Please allow 30 business days for the processing of your authorization form. Please continue to make your payments until you are notified in writing when the first debit entry will begin. In case of errors or questions about your electronic loan payment, please call us at 1-800-495-7166. Our business hours are Monday-Thursday 8 a.m.-9 p.m., Friday 8:30 a.m.-5 p.m. and Saturday 10 a.m.-4 p.m. CST.

#### PAYMENT TRANSACTION WILL BE MADE:

\_\_\_ ON MY DUE DATE \_\_\_ DATE OF MONTH

\_\_\_ BI-WEEKLY (One half of contractual payment drafted every 14 days)

\*The date you choose must be within your grace period or your request will be denied. Please refer to your billing statement for your grace period under amount due. When your selected date falls on a weekend or holiday, the debit entry will occur on the following business day.

ACCOUNT TYPE: ☐ CHECKING ☐ SAVINGS ☐ MONEY MARKET

ACCOUNT NUMBER: \_\_\_\_\_ ABA ROUTING NUMBER: \_\_\_\_\_

FINANCIAL INSTITUTION'S NAME: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

LOAN NUMBER: \_\_\_\_\_

ACCOUNT HOLDER'S NAME: \_\_\_\_\_

ACCOUNT HOLDER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

**ATTACH PROOF OF ACCOUNT HERE**

*We cannot accept temporary checks.*

REPRESENTATION OF PRINTED DOCUMENT

11/03/20

MICHAEL R MIGLIORINI  
DENISE R MIGLIORINI  
51 WASHINGTON ST  
NORTH EASTON MA 02356-1010

**RE: Request for Taxpayer Identification Number and Certification (Form W-9)**  
**Account Number: 269903**  
**Property Address: 51 WASHINGTON ST**  
**EASTON MA 02356**

Dear Borrower,

IRS regulations require that we issue Form 1098 to our customers each year and that we obtain and maintain accurate records for this purpose.

Our records indicate that we have not yet obtained written verification of the taxpayer information associated with the account referenced above. You must provide us with an accurate Taxpayer Identification Number (TIN), and failure to do so may result in a \$50 penalty under IRC 6723.

Enclosed please find Form W-9 to complete, sign and return as soon as possible for timely processing. The address to which you should send the Form is as follows:

Fay Servicing, LLC  
Tax Verification Department  
P.O. Box 814609  
Dallas, TX 75381-4609

If you have any questions, please contact Fay Servicing, LLC today at 1-888-643-3572. We are available Monday through Thursday 8am to 9pm., Friday from 8:30am to 5pm., and Saturday from 10am to 4pm CST.

Thank you,

Fay Servicing, LLC



Form **W-9**  
(Rev. October 2018)  
Department of the Treasury  
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type.  
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name s required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
<p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____</p> <p><b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see instructions) ► _____</p>	<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-			-		
or									
Employer identification number									

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ►	Date ►
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



Form **W-9**  
(Rev. October 2018)  
Department of the Treasury  
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type.  
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name s required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ► _____	Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-			-		
or									
Employer identification number									

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

REPRESENTATION OF PRINTED DOCUMENT